

**BALANCE SHEET**  
period ended 31 March 2021

Currency: ALL  
LAK

Code	ASSETS	Notes	Amount	
			31 March 2021	31 December 2020
<b>I</b>	<b>Cash and accounts with the BOL</b>		<b>299,988,526,683.24</b>	<b>303,687,776,596.65</b>
	1. Cash on hand		3,496,607,545.00	3,615,589,664.40
	2. Demand deposits		56,638,624,880.74	35,928,345,034.25
	3. Term deposits		239,853,294,257.50	264,143,841,898.00
<b>II</b>	<b>Amounts due from other banks</b>		<b>400,013,664,071.35</b>	<b>385,255,557,202.02</b>
	1. Demand deposits		20,983,664,071.35	59,231,557,202.02
	2. Term deposits		164,555,000,000.00	187,259,000,000.00
	3. Net loans to other banks(net of specific provision)		214,475,000,000.00	138,765,000,000.00
<b>III</b>	<b>Securities purchased under resale agreements</b>		-	-
<b>IV</b>	<b>Investment in securities</b>		-	-
	1. Trading securities		-	-
	2. Available-for-sale securities		-	-
	3. Held-to-maturity securities		-	-
<b>V</b>	<b>Loans and advances to customers(net of Specific provisions)</b>		<b>109,462,066,935.00</b>	<b>103,865,527,027.00</b>
<b>VI</b>	<b>Investment in subsidiaries, joint-ventures and other long-term investment</b>		-	-
<b>VII</b>	<b>Leasing and ordinary lease transactions</b>		-	-
<b>VIII</b>	<b>Fixed assets</b>		<b>8,590,974,902.00</b>	<b>9,038,449,334.00</b>
	1. Construction in progress and fixed assets in transit		-	-
	2. Intangible fixed assets		145,951,120.00	151,739,920.00
	3. Tangible fixed assets		5,666,496,080.00	5,918,743,040.00
	4. Right of use assets		2,778,527,702.00	2,967,966,374.00
<b>IX</b>	<b>Other assets</b>		<b>10,681,039,141.05</b>	<b>8,116,282,045.61</b>
	1. Accrued interest income		10,460,481,197.20	7,597,772,837.67
	2. Interbranches and Head office Account(Dr)		-	-
	3. Other assets		220,557,943.85	518,509,207.94
<b>X</b>	<b>Registered Capital Deposited</b>		-	-
	<b>TOTAL:</b>		<b>828,736,271,732.64</b>	<b>809,963,592,205.28</b>

Vientiane, Lao P.D.R, Date: 05/04/2021

General Manager

Internal Audit Division

Accounting Division

Prepared

Mr Yeh Hsu Chao

Mr Chang Kang Hu

Mr Wang Tzer Yau

Ms Koy Phanthu Amath



*Kanghu Chang*

*Tzu Yau Wang*

*Koy Phanthu Amath*

**BALANCE SHEET**  
period ended 31 March 2021

Currency: ALL  
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			31 March 2021	31 December 2020
<b>I</b>	<b>Amounts due to other banks</b>		<b>522,979,711,532.85</b>	<b>516,828,040,832.00</b>
	1. Demand deposits		129,649,711,532.85	128,286,040,832.00
	2. Term deposits		0.00	0.00
	3. Borrowing from other banks		393,330,000,000.00	388,542,000,000.00
	4. Other payables to other banks		0.00	0.00
<b>II</b>	<b>Amounts due to Customers</b>		<b>68,163,065,089.43</b>	<b>60,996,320,014.58</b>
	1. Demand deposits		13,247,022,562.93	11,939,229,118.58
	2. Term deposits		54,916,042,526.50	49,057,090,896.00
	3. Other payables to customers		0.00	0.00
<b>III</b>	<b>Securities sold under repurchased agreements</b>		<b>0.00</b>	<b>0.00</b>
<b>IV</b>	<b>Debt payable related to issuing securities</b>		<b>0.00</b>	<b>0.00</b>
<b>V</b>	<b>Other Liabilities</b>		<b>2,997,373,228.64</b>	<b>2,589,876,401.54</b>
	1. Accrued interest expense		1,180,356,912.14	849,719,523.13
	2. Interbranches and head office account(Cr)		0.00	0.00
	3. Other Liabilities		1,817,016,316.50	1,740,156,878.41
<b>VI</b>	<b>Capital and reserves</b>		<b>234,596,121,881.72</b>	<b>229,549,354,957.16</b>
	1. Chartered capital		196,250,000,000.00	196,250,000,000.00
	2. Shares Premium		0.00	0.00
	3. Regulatory reserve fund		5,398,109,125.22	3,891,687,562.50
	4. Business expansion fund		0.00	0.00
	5. Other reserves		0.00	0.00
	6. Margin for Revaluations		0.00	0.00
	7. General provision for credit activities		1,619,685,334.49	1,213,152,635.00
	8. Retained earnings		26,688,093,196.94	13,130,299,132.47
	9. Result in instance of approval		0.00	0.00
	10. Profit and Loss for financial year		4,640,234,225.07	15,064,215,627.19
	11. Subventions and Allocated Fund		0.00	0.00
	12. Subordinated Debt		0.00	0.00
	<b>TOTAL:</b>		<b>828,736,271,732.64</b>	<b>809,963,592,205.28</b>

Vientiane, Lao P.D.R, Date: 05/04/2021

General Manager

Internal Audit Division

Accounting Division

Prepared

Mr Yeh Hsu Chao

Mr Chang Kang Hu

Mr Wang Tzer Yau

Ms Koy Phanthu Amath



# INCOME STATEMENT

period ended 31 March 2021

Currency: ALL  
LAK

Code	ITEMS	Notes	Amount	
			31 March 2021	31 December 2020
<b>A</b>	<b>OPERATING INCOME AND EXPENSES</b>			
<b>1</b>	<b>Interest and similar income</b>		<b>8,417,815,306.00</b>	<b>31,645,558,990.47</b>
1.1	Interest and similar income from interbanks		7,105,069,685.00	23,014,554,895.48
1.2	Interest and similar income from customers		1,312,745,621.00	8,631,004,094.99
1.3	Interest from Securities sold under repurchase agreement		0.00	0.00
1.4	Interest from Securities for sales landing		0.00	0.00
1.5	Other interest and similar income		0.00	0.00
<b>2</b>	<b>Interest and similar expense</b>		<b>-941,681,784.00</b>	<b>-7,182,414,513.90</b>
2.1	Interest and similar expense for interbanks		-492,435,732.00	-5,572,308,489.11
2.2	Interest and similar expense for customers		-449,246,052.00	-1,610,106,024.79
2.3	Interest on Securities sold under repurchases agreement		0.00	0.00
2.4	Interest and similar of Certificate Borrowing		0.00	0.00
2.5	Other interest and similar income		0.00	0.00
<b>3</b>	<b>Net gain/(Loss) from trading gold and other precious metals</b>		<b>0.00</b>	<b>0.00</b>
<b>I.</b>	<b>NET INTEREST AND SIMILAR INCOME</b>		<b>7,476,133,522.00</b>	<b>24,463,144,476.57</b>
4	Income from Leasing		0.00	0.00
5	Expenses on Leasing		0.00	0.00
6	Revenue from operating lease		0.00	0.00
7	Expenses on ordinary Lease		0.00	0.00
8	Income from Securities for sales		0.00	0.00
9	Fee and commission income		648,169,690.00	461,049,850.42
10	Fee and commission Expense		(69,101,196.00)	-70,721,892.05
11	Net gain/(Loss) from Revaluated trading Securities		0.00	0.00
12	Net gain/(Loss) from Securities for Sales		0.00	0.00
13	Net gain/(Loss) from Dealing in foreign currencies		38,889,190.56	-599,901,814.29
14	Net gain/(Loss) from Conditional Instruments for Interest rate		0.00	0.00
<b>II.</b>	<b>NET OPERATING INCOME(1+3+....+14)</b>		<b>8,094,091,206.56</b>	<b>24,253,570,620.65</b>
<b>B</b>	<b>OTHER INCOME AND EXPENSES</b>		<b>0.00</b>	<b>0.00</b>
<b>15</b>	<b>Other operating income</b>		<b>3,212,850.51</b>	<b>1,345,444,606.64</b>
<b>16</b>	<b>Administration expenses</b>		<b>-1,585,626,877.00</b>	<b>-7,020,368,481.10</b>
16.1	payroll and other staff costs		-1,129,451,278.00	-4,751,384,066.68
16.2	Other administrative expenses		-456,175,599.00	-2,268,984,414.42
<b>17</b>	<b>Depreciation and amortization charges</b>		<b>-447,474,432.00</b>	<b>-1,872,599,488.00</b>
<b>18</b>	<b>Other operating expenses</b>		<b>-464,178,541.00</b>	<b>-861,059,063.00</b>
<b>19</b>	<b>Net specific provision charges/reversal for loans to customers</b>		<b>0.00</b>	<b>0.00</b>
19.1	Specific provision expenses for loans to customers		0.00	0.00
19.2	Reversal of specific provision for loans to customers		0.00	0.00
<b>20</b>	<b>Net gain/(Loss) from selling Financial Asset</b>		<b>0.00</b>	<b>0.00</b>
<b>III.</b>	<b>Net income and Expenses</b>		<b>-2,494,066,999.49</b>	<b>-8,408,582,425.46</b>
<b>IV.</b>	<b>TOTAL PROFIT BEFORE TAX</b>		<b>5,600,024,207.07</b>	<b>15,844,988,195.19</b>
21	Current enterprise income tax		-959,789,982.00	-780,772,568.00
<b>V.</b>	<b>PROFIT AFTER TAX</b>		<b>4,640,234,225.07</b>	<b>15,064,215,627.19</b>
<b>C</b>	<b>COMPREHENSIVE INCOME</b>		<b>0.00</b>	<b>0.00</b>
22	Margin for revaluations Fixed Values		0.00	0.00
23	Margin for revaluations Securities		0.00	0.00
24	Margin for Deferred tax		0.00	0.00
<b>TOTAL NET OF COMPREHENSIVE INCOME:</b>			<b>4,640,234,225.07</b>	<b>15,064,215,627.19</b>

Vientiane, Lao P.D.R, Date: 05/04/2021



General Manager

Mr Yeh Hsu Chao

Internal Audit Division

Mr Chang Kang Hu

Accounting Division

Mr Wang Tzer Yau

Prepared

Ms Koy Phanthu Amath